

DECLARATION, POWER OF ATTORNEY, AND PETITION

We,

(1) Name: Danne L. Buchanan  
Address: 3362 East Oak Hollow Circle  
Sandy, Utah 84093

Citizenship: United States of America

(2) Name: William Ronald Titus  
Address: 345 North Coventry Circle  
Fruit Heights, Utah 84037

Citizenship: United States of America

declare: that our citizenship, residence address, and post office address are as set forth above; that we verily believe we are the original, first, and joint inventors of the subject matter of the invention or discovery entitled METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION for which a patent is sought and which is described and claimed in the specification attached hereto; that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to herein; and that we acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Section 1.56(a) of Title 37 of the Code of Federal Regulations.

We declare further that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are

punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

We hereby appoint as our attorneys and/or patent agents: RICK D. NYDEGGER, Registration No. 28,651; DAVID O. SEELEY, Registration No. 30,148; JONATHAN W. RICHARDS, Registration No. 29,843; JOHN C. STRINGHAM, Registration No. 40,831; BRADLEY K. DeSANDRO, Registration No. 34,521; JOHN M. GUYNN, Registration No. 36,153; CHARLES L. ROBERTS, Registration No. 32,434; GREGORY M. TAYLOR, Registration No. 34,263; DANA L. TANGREN, Registration No. 37,246; KEVIN B. LAURENCE, Registration No. 38,219; ERIC L. MASCHOFF, Registration No. 36,596; C. J. VEVERKA, Registration No. 40,858; ROBYN L. PHILLIPS, Registration No. 39,330; RICHARD C. GILMORE, Registration No. 37,335; DAVID B. DELLENBACH, Registration No. 39,166; KEVIN K. JOHANSON, Registration No. 38,506; DAVID L. GRIFFIN, Registration No. 44,136; R. BURNS ISRAELSEN, Registration No. 42,685; DAVID R. TODD, Registration No. 41,348; FRASER D. ROY, Registration No. 45,666; CARL T. REED, Registration No. 45,454; JESÚS JUANÓS i TIMONEDA, Registration No. 43,332; STEPHEN D. PRODNUK, Registration No. 43,020; R. PARRISH FREEMAN, JR., Registration No. 42,556; PETER F. MALEN, JR., Registration No. 45,576; ADRIAN J. LEE, Registration No. 42,785; KYLE H. FLINDT, Registration No. 42,539; and ERIC M. KAMERATH, Registration No. 46,081, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence and telephonic communications should be directed to:

Kevin K. Johanson  
WORKMAN, NYDEGGER & SEELEY  
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Wherefore, we pray that Letters Patent be granted to us for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

DATED this 28<sup>TH</sup> day of March, 2000.

Inventor: 

DANNE L. BUCHANAN  
3362 East Oak Hollow Circle  
Sandy, Utah 84093

DATED this 28<sup>TH</sup> day of April, 2000.

Inventor: 

WILLIAM RONALD TITUS  
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